

## **Appendix 3Y (Change of Director's Interest Notice) and Form 604 (Change in interests of substantial holder) – KR John**

Pioneer Credit Limited (ASX: PNC) provides the following Appendix 3Y, Change of Director's Interest Notice for the on market purchase of 10,000 shares each (20,000 shares in total) by Managing Director, Mr Keith John, for his sons Christian John and Noah John, together with Form 604, Change of interests of substantial holder.

Authorised by:  
Sue Symmons  
Company Secretary

### **Investor and media enquiries:**

Keith John  
Managing Director  
Pioneer Credit Limited  
M: 0438 877 767

### **About Pioneer**

Pioneer Credit is an ASX-listed company (ASX: PNC) providing high quality, flexible, financial services support to help everyday Australians out of financial difficulty. Pioneer Credit has the trust of long-term vendor partners to do the right thing and respectfully support customers to achieve their financial independence.

Pioneer Credit has established a solid foundation to pursue further growth by leveraging its outstanding industry relationships, compliance record and customer-focused culture.

[www.pioneercredit.com.au](http://www.pioneercredit.com.au)

## Appendix 3Y

### Change of Director's Interest Notice

*Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.*

Introduced 30/09/01 Amended 01/01/11

<b>Name of entity</b>	<b>PIONEER CREDIT LIMITED</b>
<b>ABN</b>	<b>44 103 003 505</b>

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Keith Roy John
<b>Date of last notice</b>	20 January 2022

#### **Part 1 - Change of director's relevant interests in securities**

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Direct or indirect interest</b>	<b>Direct and Indirect interest</b>
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	Avy Nominees Pty Ltd (Director) Midbridge Investments Pty Ltd (Director) Midbridge Nominees Pty Ltd (Director) Midbridge Properties Pty Ltd (Director) Christian Joseph John (Son) Noah Maximillian John (Son)
<b>Date of change</b>	15 March 2022
<b>No. of securities held prior to change</b>	8,425,661 FPO 450,000 Indeterminate Rights 8,000,000 Options
<b>Class</b>	Fully Paid Ordinary (FPO)
<b>Number acquired</b>	20,000 FPO

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+ See chapter 19 for defined terms.

## Appendix 3Y

### Change of Director's Interest Notice

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<b>Number disposed</b>	
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	\$0.5389
<b>No. of securities held after change</b>	8,445,661 FPO 450,000 Indeterminate Rights 8,000,000 Options
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	On-market Trade

#### Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Detail of contract</b>	
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>Date of change</b>	
<b>No. and class of securities to which interest related prior to change</b> Note: Details are only required for a contract in relation to which the interest has changed	
<b>Interest acquired</b>	
<b>Interest disposed</b>	
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and an estimated valuation	
<b>Interest after change</b>	

#### Part 3 – +Closed period

<b>Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?</b>	No
<b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>	N/A
<b>If prior written clearance was provided, on what date was this provided?</b>	N/A

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+ See chapter 19 for defined terms.

**Form 604**Corporations Act 2001 Section  
671B**Notice of change of interests of substantial holder**To Company Name/Scheme PIONEER CREDIT LIMITEDACN/ARSN 103 003 505**1. Details of substantial holder (1)**Name MIDBRIDGE INVESTMENTS PTY LTDACN/ARSN (if applicable) 082 874 995There was a change in the interests of the  
substantial holder on 16 / 03 / 2022The previous notice was given to the company on 20 / 01 / 2022The previous notice was dated 20 / 01 / 2022**2. Previous and present voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Fully Paid Ordinary Shares	8,425,661	10.2%	8,445,661	8.2%

**3. Changes in relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
Refer to Annexure A					

**4. Present relevant interests**

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Refer Annexure A					

**5. Changes in association**

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

**6. Addresses**

The addresses of persons named in this form are as follows:

Name	Address
Refer to Annexure A	

**Signature**

print name

KEITH ROY JOHN

capacity

DIRECTOR

**sign here**

DocuSigned by:



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16 / 3 /2022

## ANNEXURE A

This is annexure A of 2 page 2 referred to in form 604 Notice of change of interests of substantial holder.

### 3. Changes in relevant interests

Date of Change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's Votes affected
14 Mar 2022	Christian Joseph John	On Market Purchase	\$0.5389/share	10,000 FPO	KR John
15 Mar 2022	Noah Maximillian John	On Market Purchase	\$0.5389/share	10,000 FPO	KR John

### 4. Present relevant interests

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder	Nature of relevant interest	Class and number of securities	Person's Votes
Midbridge Investments Pty Ltd	Avy Nominees Pty Ltd			818,948 FPO	0.80%
Midbridge Investments Pty Ltd	Midbridge Property Pty Ltd			120,128 FPO	0.12%
Midbridge Investments Pty Ltd	Midbridge Investments Pty Ltd			6,099,410 FPO	5.92%
Midbridge Investments Pty Ltd	Midbridge Nominees Pty Ltd			962,175 FPO	0.93%
KR John	KR John			425,000 FPO	0.41%
KR John	CJ John			10,000 FPO	0.01%
KR John	NM John			10,000 FPO	0.01%

### 6. Addresses

Name	Address
Avy Nominees Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
Midbridge Property Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
Midbridge Investments Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
Midbridge Nominees Pty Ltd	Level 1, 322 Hay Street, Subiaco WA 6008
CJ John	Level 1, 322 Hay Street, Subiaco WA 6008
NM John	Level 1, 322 Hay Street, Subiaco WA 6008

DocuSigned by:

  
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**Keith John**  
**Director**

16 March 2022

Date